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RPPs and RRSPs

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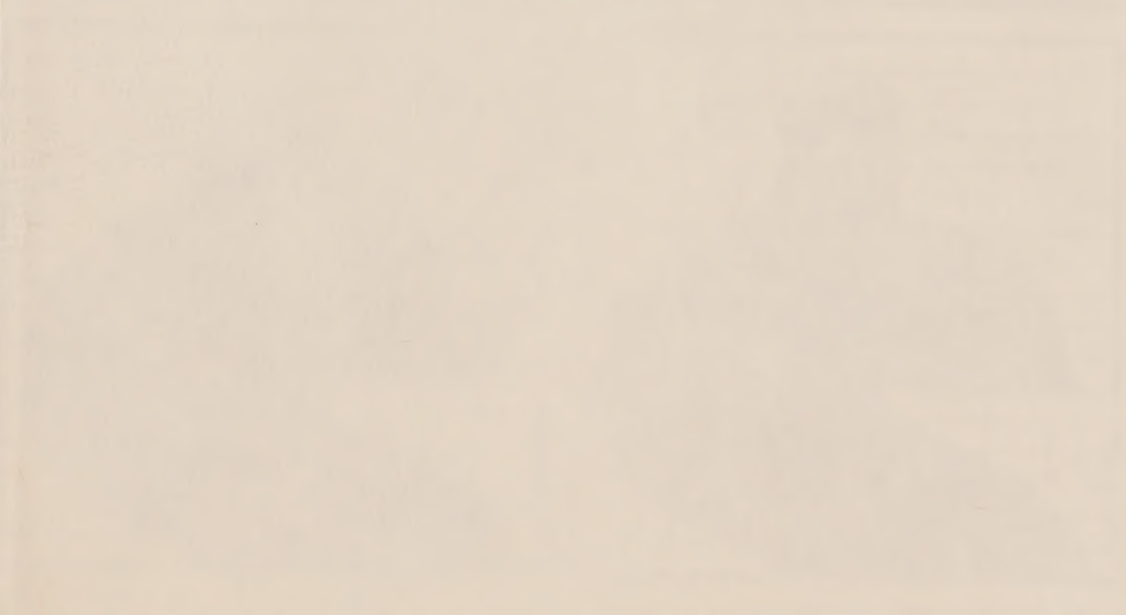
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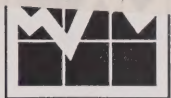


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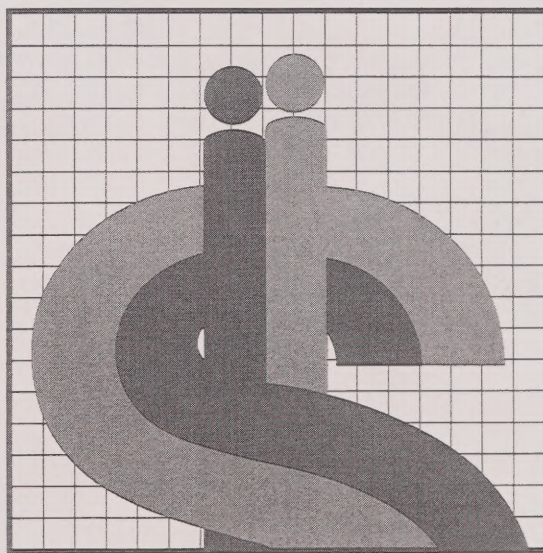
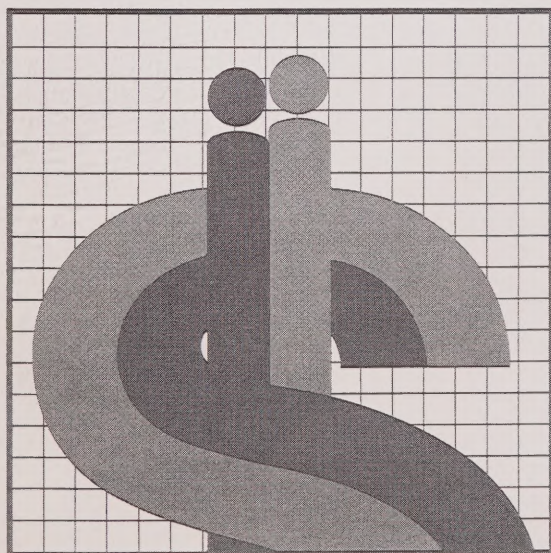
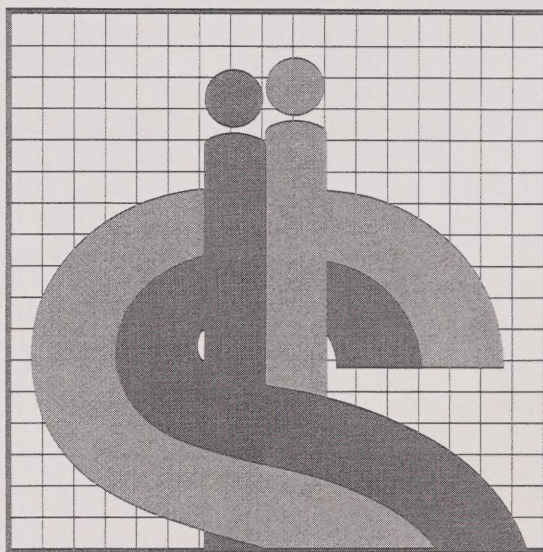
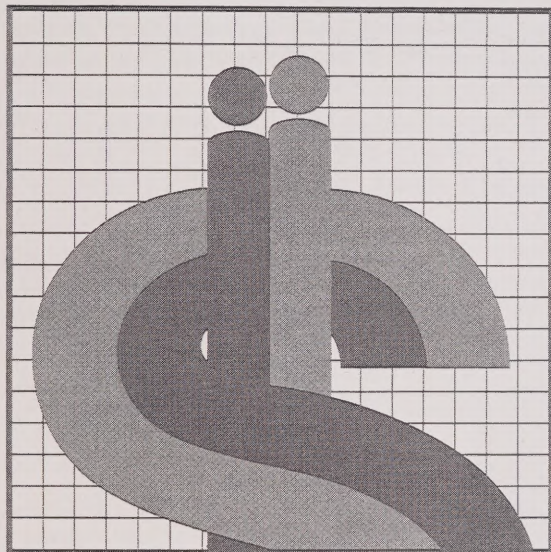
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Statistics Canada
Labour Division Pensions Section

Government
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Retirement Savings Through RPPs and RRSPs

1991 to 1993

Published by authority of the Minister responsible for Statistics Canada

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RETIREMENT SAVINGS THROUGH REGISTERED PENSION PLANS AND REGISTERED RETIREMENT SAVINGS PLANS, 1991 TO 1993

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Introduction

The tables in this package provide information on the number of Canadians who belong to employer-sponsored registered pension plans (RPPs) and/or contribute to Registered Retirement Savings Plans (RRSPs). The data come from a file provided by Revenue Canada, called the RRSProom file. This information makes it possible, for the first time, to determine who is participating in one or both of these programs and how likely it is that someone participating in one year will do so in subsequent years. It also can be used to generate a profile of those who participate and those who do not and to see how much RRSP room is being used and by whom.

The first table indicates the number of people who participated in one or both of these programs from 1991 to 1993 and also specifies whether they participated in one, two or three years. The remaining tables focus on data for 1993.

These tables also serve to provide an indication of the type of information that can be generated from this file. A list of the data elements on the file follows as do definitions of the terms used. Should you be interested in acquiring additional information you should contact Karen Maser at (613)951-4033. The cost will depend on the resources required to produce the required data. In conformity with the confidentiality provisions of the Statistics Act, only aggregate information can be generated from this file.

RRSProom file contents

The file contains the following information on each taxfiler. Only information received and processed by Revenue Canada by October 31, 1994 is included. These data are available in tabular form only; the tables must be produced so that information about individual taxfilers is not identifiable.

Identifying information:

- Date of birth
- Sex
- Date of death (if applicable)

Multi-year data: (an x indicates the years for which the data are available)

Item	1994	1993	1992	1991	1990
Assessed code		x	x	x	x
Province/territory of residence		x	x	x	x
Marital status		x	x	x	
Income, total		x	x	x	x
RPP deduction		x	x	x	x
RRSP total deductions		x	x	x	x
RRSP - transfer to spouse		x	x	x	x
RRSP - rollover		x	x	x	x
RRSP normal deduction		x	x	x	
Saskatchewan P.P. deductions		x	x	x	x
Unused RRSP room		x	x	x	
Income, earned		x	x	x	x
Income, percent of earned		x	x	x	x
Pension adjustment		x	x	x	x
PSPA (net)	x	x	x		
RRSP room	x	x	x	x	

Definitions of terms

Assessed code - Indicates that the income tax return was received and processed for in a particular year. A small number of returns that were filed late but not assessed would not be included in these data. Because this file contains information on each taxfiler for more than one year, this code is useful in that it makes it possible to include information on an individual only if they submitted an income tax return that year. Not submitting a return may be an indication, for example, that the person did not live in Canada. These people should not be included in the data.

Deferred profit sharing plan (DPSP) - An employer-sponsored savings plan registered with Revenue Canada. Contributions to these plans by the employer (employees cannot contribute) are based on profits. The amount accumulated in these plans can be paid out as a lump sum at retirement or termination of employment, received in installments over a period not to exceed ten years or used to purchase an annuity.

Income, earned - The income that is used to determine the RRSP deduction limit. It includes such items as: employment income (less union dues and expenses), net business and rental income, disability payments and alimony received. Alimony paid, current year business and rental losses are deducted from this amount. Most investment income (other than rents) is not considered earned income. In calculating the RRSP deduction limit, earned income from the previous year is used.

Income, percent of earned - Eighteen percent of earned income. This percentage, up to a maximum of \$11,500 for 1990, \$12,500 for 1991 and 1992, and \$13,500 for 1993, is the RRSP deduction limit for the following year for those who don't participate in an RPP or DPSP. To this amount is added unused room from previous years to determine the normal deduction limit. For those who belong to an RPP or DPSP, the RRSP deduction limit is reduced by the amount of the pension adjustment.

Income, total - As reported on line 150 of the income tax return. Generally, includes income from employment (including self-employment), Old Age Security, Canada or Quebec Pension Plan, pensions, investments, rents, alimony payments, Registered Retirement Savings Plans withdrawals, Workers' Compensation and social assistance programs. Losses from rental property and self-employment have been deducted, employment expenses and other deductions have not.

Marital status - As of December 31 and as reported on the income tax return. Categories are: married, common-law, widowed, divorced, separated, single, not stated.

Past service pension adjustment, net (PSPA) - This applies only to members of defined benefit RPPs. It is the value of upgrades to the pension benefit, or additional credits purchased, for service in past years. Only service after 1990 is considered. Deducted from this amount are qualifying withdrawals for PSPAs certified that year. The resulting amount reduces the RRSP deduction limit.

Pension adjustment (PA) - An estimate of the value of the pension accrued in the year in an RPP or a DPSP. The PA decreases the RRSP deduction limit. To calculate this limit the PA from the previous year is used.

Province or territory of residence - The province or territory where the individual lived as of December 31 and as reported on the income tax return.

Registered pension plan (RPP) - An employer-sponsored plan registered with Revenue Canada. The purpose of such plans is to provide employees with a regular income at retirement. The two main types of RPPs are called defined benefit (where the benefit formula is specified) and defined contribution (only the contribution formula is defined).

Registered retirement savings plans (RRSP) - An individual savings plan registered with Revenue Canada. The purpose is to provide a mechanism for saving for retirement. Contributions made to the plan and income earned within it are exempt from tax until payments are received from the plan.

RPP deduction - The contributions to an employer-sponsored RPP that are deducted on line 207 of the income tax return. This would not include amounts contributed to the Canada or Quebec Pension Plans.

RRSP - normal deduction - The amount contributed to the RRSP of the taxfiler or the taxfiler's spouse that is within the deduction limit and that reduces RRSP room. The maximum deduction limit was \$11,500 for 1991 and \$12,500 for 1992 and 1993. Unused room from previous years is added to this limit.

RRSP - rollover - Amount of eligible retiring allowances transferred to an RPP or RRSP. Most of this amount would be transferred to an RRSP. A retiring allowance is an amount received in recognition of long service and paid on or after retirement. It includes amounts for unused sick leave. In the tables, this category includes small amounts that are not rollovers of retiring allowances.

RRSP room - This is the total of the RRSP deduction limit for the year and the unused room from previous years. In Table 3, new RRSP room is room created that year; total RRSP room is new room plus unused room from previous years.

RRSP- total deduction - The amount reported on line 208 of the income tax return. This includes regular contributions to the taxfiler's own or spouse's RRSP that reduce contribution room and also includes eligible income received that year and transferred to an RRSP. Generally, income that can be transferred includes eligible amounts of retiring allowances and periodic RPP or DPSP payments deposited in a spouse's RRSP.

RRSP - transfer to spouse - Amount of periodic payments from an RPP or DPSP transferred to the RRSP of the taxfiler's spouse. The maximum amount that can be transferred is \$6,000.00. Such transfers are not permitted after 1994.

Saskatchewan Pension Plan (SPP) deductions - The amount contributed to the SPP by members of the plan. The maximum deduction amount for each eligible taxfiler is \$600.00. This amount reduces RRSP room.

Unused RRSP room - The amount of the RRSP deduction limit that is not claimed by the taxfiler and that is therefore unused. Some restrictions apply after the unused amount has been carried forward for seven years.

These definitions were adapted from the Revenue Canada Supplementary Tax Guide "RRSPs and other registered plans for retirement". For more detail consult this guide.

Description of tables

The age and income groupings in the tables are specified below. different groupings can be produced.

Age: 25 - 34
35 - 44
45 - 54
55 - 64

Income (\$000):
less than 10
10 to less than 20
20 to less than 30
30 to less than 40
40 to less than 50
50 to less than 60
60 to less than 80
80 plus

All six tables have an age and income breakdown. Tables 1 and 2 also have a provincial distribution. Although these tables have been run including only those 25 to 64 years of age, the same tables can be produced including all taxfilers. As well, this set of tables can be generated for taxfilers living in one province or territory. If you have a requirement for information in some other format, custom designed tables can also be produced.

Table 1 - Number of persons with RRSP normal deduction and/or a pension adjustment, 1991 to 1993

These tables have the following criteria:

- they include only those who filed a tax return in 1991, 1992 and 1993 and were alive as of January 1, 1994;
- they include only those tax returns processed by October 31, 1994;
- they include only those 25 to 64 as of the end of 1992;
- income is total income averaged for the three years;
- province/territory is as of 1992.

Table 1 provides a count of the number of persons who:

- had an RRSP normal deduction;
- had a PA;
- had an RRSP normal deduction and/or a PA;
- had an RRSP normal deduction and a PA;

The columns in the tables indicate whether the taxfiler met these conditions in one, two or three years.

Tables 2 to 6

These tables are for 1993 and include persons aged 25 to 64 at December 31, 1993 whose income tax return was processed by October 31, 1994. The data are preliminary; the addition of information for late filers will change these numbers slightly. It is estimated that late filers for 1993 represent about 1% of the total returns. The same tables can be produced for 1991 and 1992 if required.

Table 2 - Number of persons with, and dollar amount of , RRSP normal deduction, RRSP room, PA and PSPA, 1993

This table indicates the number of taxfilers with, and the dollar amount of:

- total income for 1993 either greater than or less than zero;
- earned income for 1992 greater than zero. No dollar amount is given for earned income. 1992 is used because new RRSP room for 1993 is calculated using 1992 earned income;
- RRSP normal deduction;
- RRSP room (total and new);
- PA;
- PSPA.

The table also indicates how many had:

- an RRSP deduction and no PA;
- a PA and no RRSP deduction;
- both an RRSP deduction and a PA;
- either an RRSP deduction or a PA.

The "assessed" column should be assumed to be the number of taxfilers for 1993 . This column can be used when calculating the proportion of taxfilers with a PA, RRSP deduction, etc.

Table 3 - Percentage of RRSP total room and new room used, 1993

This table indicates the number of taxfilers using specified percentages of both new and total RRSP room. Percentage groupings used are 0%, 0<25%, 25<50%, 50<75%, 75<95%, 95%+.

Table 4 - Number of persons by amount of pension adjustment, 1993

Indicates the number of taxfilers with a pension adjustment by amount of the PA. Amounts are grouped as follows: \$0; \$1-\$999; \$1,000-\$1,999; \$2,000-\$2,999; \$3,000-\$3,999; \$4,000-\$5,999; \$6,000-\$7,999; \$8,000-\$9,999; \$10,000+.

Table 5 - Number of persons by amount of RRSP normal deduction, 1993

Indicates the number of taxfilers with RRSP normal deduction by amount of the contribution. The amounts are grouped as in Table 4 except there is a breakdown for RRSP normal deductions of \$10,000 or more as follows: \$10,000-\$10,999; \$11,000-\$11,999; \$12,000+.

Table 6 - Number of persons contributing to RRSPs and amount deducted, 1993

Indicates the number of taxfilers making the following type of RRSP deductions:

- RRSP normal deduction, those reducing RRSP room;
- transfers to a spousal RRSP;
- rollovers of retiring allowances;
- total RRSP deductions. This amount is slightly different than the sum of the three categories above as the amounts are determined independently.

TABLES

TABLE 1A
NUMBER OF PERSONS WITH RRSP NORMAL DEDUCTION AND / OR A PENSION ADJUSTMENT,
BY SEX AND AGE, 1991 TO 1993

SEX	AGE	RRSP > 0									
		TOTAL	% of column	0 YEARS	% of row total	1 YEAR	% of row total	2 YEARS	% of row total	3 YEARS	% of row total
UNKNOWN	TOTAL	5,107	100.0	4,902	96.0	75	1.5	49	1.0	81	1.6
MALE	25 - 34	2,143,979	31.8	1,235,665	57.6	272,241	12.7	247,540	11.5	388,533	18.1
	35 - 44	2,052,874	30.4	1,015,016	49.4	239,605	11.7	238,703	11.6	559,550	27.3
	45 - 54	1,469,351	21.8	665,967	45.3	158,792	10.8	167,583	11.4	477,009	32.5
	55 - 64	1,084,065	16.1	564,707	52.1	121,624	11.2	119,815	11.1	277,919	25.6
	TOTAL	6,750,269	100.0	3,481,355	51.6	792,262	11.7	773,641	11.5	1,703,011	25.2
FEMALE	25 - 34	2,237,842	34.4	1,497,479	66.9	239,707	10.7	206,179	9.2	294,477	13.2
	35 - 44	2,067,514	31.8	1,242,128	60.1	216,245	10.5	199,869	9.7	409,272	19.8
	45 - 54	1,324,425	20.4	688,052	52.0	137,968	10.4	139,674	10.5	358,731	27.1
	55 - 64	870,240	13.4	539,911	62.0	79,440	9.1	76,301	8.8	174,588	20.1
	TOTAL	6,500,021	100.0	3,967,570	61.0	673,360	10.4	622,023	9.6	1,237,068	19.0
BOTH	25 - 34	4,382,901	33.1	2,734,167	62.4	511,973	11.7	453,734	10.4	683,027	15.6
	35 - 44	4,121,594	31.1	2,258,295	54.8	455,871	11.1	438,582	10.6	968,846	23.5
	45 - 54	2,795,161	21.1	1,355,360	48.5	296,773	10.6	307,269	11.0	835,759	29.9
	55 - 64	1,955,741	14.8	1,106,005	56.6	201,080	10.3	196,128	10.0	452,528	23.1
	TOTAL	13,255,397	100.0	7,453,827	56.2	1,465,697	11.1	1,395,713	10.5	2,940,160	22.2
PENSION ADJUSTMENT > 0											
UNKNOWN	TOTAL	5,107	100.0	5,076	99.4	14	0.3	7	0.1	10	0.2
MALE	25 - 34	2,143,979	31.8	1,319,280	61.5	125,187	5.8	141,208	6.6	558,304	26.0
	35 - 44	2,052,874	30.4	1,055,155	51.4	89,612	4.4	118,523	5.8	789,584	38.5
	45 - 54	1,469,351	21.8	722,466	49.2	59,189	4.0	82,544	5.6	605,152	41.2
	55 - 64	1,084,065	16.1	707,516	65.3	68,603	6.3	71,931	6.6	236,015	21.8
	TOTAL	6,750,269	100.0	3,804,417	56.4	342,591	5.1	414,206	6.1	2,189,055	32.4
FEMALE	25 - 34	2,237,842	34.4	1,509,192	67.4	115,317	5.2	130,230	5.8	483,103	21.6
	35 - 44	2,067,514	31.8	1,276,094	61.7	85,337	4.1	100,805	4.9	605,278	29.3
	45 - 54	1,324,425	20.4	808,502	61.0	46,049	3.5	56,359	4.3	413,515	31.2
	55 - 64	870,240	13.4	670,515	77.0	30,720	3.5	34,182	3.9	134,823	15.5
	TOTAL	6,500,021	100.0	4,264,303	65.6	277,423	4.3	321,576	4.9	1,636,719	25.2
BOTH	25 - 34	4,382,901	33.1	2,829,540	64.6	240,510	5.5	271,442	6.2	1,041,409	23.8
	35 - 44	4,121,594	31.1	2,332,448	56.6	174,950	4.2	219,331	5.3	1,394,865	33.8
	45 - 54	2,795,161	21.1	1,532,347	54.8	105,241	3.8	138,903	5.0	1,018,670	36.4
	55 - 64	1,955,741	14.8	1,379,461	70.5	99,327	5.1	106,113	5.4	370,840	19.0
	TOTAL	13,255,397	100.0	8,073,796	60.9	620,028	4.7	735,789	5.6	3,825,784	28.9

NOTE : INCLUDES ONLY TAXFILERS AGED 25 TO 64 WHO FILED A RETURN EACH YEAR.

TABLE 1A (continued)

NUMBER OF PERSONS WITH RRSP NORMAL DEDUCTION AND / OR A PENSION ADJUSTMENT,
BY SEX AND AGE, 1991 TO 1993

SEX	AGE	RRSP AND / OR PENSION ADJUSTMENT > 0									
		TOTAL	% of column	0 YEARS	% of row total	1 YEAR	% of row total	2 YEARS	% of row total	3 YEARS	% of row total
UNKNOWN	TOTAL	5,107	100.0	4,874	95.4	88	1.7	56	1.1	89	1.7
MALE	25 - 34	2,143,979	31.8	860,396	40.1	227,276	10.6	245,524	11.5	810,783	37.8
	35 - 44	2,052,874	30.4	608,359	29.6	160,794	7.8	195,118	9.5	1,088,603	53.0
	45 - 54	1,469,351	21.8	401,892	27.4	100,988	6.9	127,069	8.6	839,402	57.1
	55 - 64	1,084,065	16.1	441,878	40.8	108,009	10.0	119,158	11.0	415,020	38.3
	TOTAL	6,750,269	100.0	2,312,525	34.3	597,067	8.8	686,869	10.2	3,153,808	46.7
FEMALE	25 - 34	2,237,842	34.4	1,152,170	51.5	205,790	9.2	212,213	9.5	667,669	29.8
	35 - 44	2,067,514	31.8	908,252	43.9	163,913	7.9	173,745	8.4	821,604	39.7
	45 - 54	1,324,425	20.4	515,158	38.9	99,773	7.5	110,570	8.3	598,924	45.2
	55 - 64	870,240	13.4	480,520	55.2	70,974	8.2	72,404	8.3	246,342	28.3
	TOTAL	6,500,021	100.0	3,056,100	47.0	540,450	8.3	568,932	8.8	2,334,539	35.9
BOTH	25 - 34	4,382,901	33.1	2,013,578	45.9	433,096	9.9	457,756	10.4	1,478,471	33.7
	35 - 44	4,121,594	31.1	1,517,756	36.8	324,729	7.9	368,876	8.9	1,910,233	46.3
	45 - 54	2,795,161	21.1	918,385	32.9	200,777	7.2	237,651	8.5	1,438,348	51.5
	55 - 64	1,955,741	14.8	923,780	47.2	179,003	9.2	191,574	9.8	661,384	33.8
	TOTAL	13,255,397	100.0	5,373,499	40.5	1,137,605	8.6	1,255,857	9.5	5,488,436	41.4
RRSP AND PENSION ADJUSTMENT > 0											
UNKNOWN	TOTAL	5,107	100.0	5,104	99.9	11	0.0	0	0.0	2	0.0
MALE	25 - 34	2,143,979	31.8	1,716,462	80.1	148,738	6.9	120,314	5.6	158,465	7.4
	35 - 44	2,052,874	30.4	1,478,950	72.0	153,564	7.5	140,412	6.8	279,948	13.6
	45 - 54	1,469,351	21.8	997,613	67.9	108,159	7.4	107,508	7.3	256,071	17.4
	55 - 64	1,084,065	16.1	840,185	77.5	72,938	6.7	61,628	5.7	109,314	10.1
	TOTAL	6,750,269	100.0	5,033,210	74.6	483,399	7.2	429,862	6.4	803,798	11.9
FEMALE	25 - 34	2,237,842	34.4	1,872,983	83.7	131,098	5.9	105,020	4.7	128,741	5.8
	35 - 44	2,067,514	31.8	1,623,955	78.5	124,477	6.0	111,357	5.4	207,725	10.0
	45 - 54	1,324,425	20.4	989,277	74.7	77,216	5.8	75,876	5.7	182,056	13.7
	55 - 64	870,240	13.4	733,944	84.3	35,584	4.1	33,170	3.8	67,542	7.8
	TOTAL	6,500,021	100.0	5,220,159	80.3	368,375	5.7	325,423	5.0	586,064	9.0
BOTH	25 - 34	4,382,901	33.1	3,590,524	81.9	279,837	6.4	225,334	5.1	287,206	6.6
	35 - 44	4,121,594	31.1	3,104,110	75.3	278,041	6.7	251,769	6.1	487,674	11.8
	45 - 54	2,795,161	21.1	1,988,275	71.1	185,375	6.6	183,384	6.6	438,127	15.7
	55 - 64	1,955,741	14.8	1,575,564	80.6	108,522	5.5	94,798	4.8	176,857	9.0
	TOTAL	13,255,397	100.0	10,258,473	77.4	851,775	6.4	755,285	5.7	1,389,864	10.5

NOTE : INCLUDES ONLY TAXFILERS AGED 25 TO 64 WHO FILED A RETURN EACH YEAR.

TABLE 1B
NUMBER OF PERSONS WITH RRSP NORMAL DEDUCTION AND/OR A PENSION ADJUSTMENT,
BY SEX AND INCOME, 1991 TO 1993

SEX	INCOME			RRSP > 0							
	\$'000	TOTAL	% of column	0 YEARS	% of row total	1 YEAR	% of row total	2 YEARS	% of row total	3 YEARS	% of row total
UNKNOWN	TOTAL	5,107	100.0	4,902	96.0	75	1.5	49	1.0	81	1.6
MALE	< 10	1,624,784	24.1	1,404,500	86.4	119,225	7.3	61,867	3.8	39,192	2.4
	10 < 20	1,093,939	16.2	687,297	62.8	152,828	14.0	119,284	10.9	134,530	12.3
	20 < 30	1,082,889	16.0	531,259	49.1	157,043	14.5	150,467	13.9	244,120	22.5
	30 < 40	1,060,764	15.7	411,065	38.8	146,346	13.8	157,539	14.9	345,814	32.6
	40 < 50	782,624	11.6	238,902	30.5	101,350	13.0	119,912	15.3	322,460	41.2
	50 < 60	500,915	7.4	120,842	24.1	59,405	11.9	77,391	15.4	243,277	48.6
	60 < 80	381,224	5.6	65,642	17.2	39,613	10.4	58,324	15.3	217,645	57.1
	80 +	223,130	3.3	21,848	9.8	16,452	7.4	28,857	12.9	155,973	69.9
	TOTAL	6,750,269	100.0	3,481,355	51.6	792,262	11.7	773,641	11.5	1,703,011	25.2
FEMALE	< 10	2,789,575	42.9	2,440,371	87.5	174,947	6.3	97,870	3.5	76,387	2.7
	10 < 20	1,336,123	20.6	753,903	56.4	188,809	14.1	163,029	12.2	230,382	17.2
	20 < 30	1,143,392	17.6	472,103	41.3	161,592	14.1	166,297	14.5	343,400	30.0
	30 < 40	656,382	10.1	192,281	29.3	86,568	13.2	104,914	16.0	272,619	41.5
	40 < 50	321,362	4.9	70,279	21.9	37,167	11.6	51,499	16.0	162,417	50.5
	50 < 60	149,509	2.3	26,124	17.5	15,585	10.4	23,205	15.5	84,595	56.6
	60 < 80	77,051	1.2	10,654	13.8	7,142	9.3	11,954	15.5	47,301	61.4
	80 +	26,627	0.4	1,855	7.0	1,550	5.8	3,255	12.2	19,967	75.0
	TOTAL	6,500,021	100.0	3,967,570	61.0	673,360	10.4	622,023	9.6	1,237,068	19.0
BOTH	< 10	4,418,572	33.3	3,849,036	87.1	294,190	6.7	159,754	3.6	115,592	2.6
	10 < 20	2,430,590	18.3	1,441,663	59.3	341,659	14.1	282,334	11.6	364,934	15.0
	20 < 30	2,226,454	16.8	1,003,494	45.1	318,654	14.3	316,770	14.2	587,536	26.4
	30 < 40	1,717,211	13.0	603,386	35.1	232,923	13.6	262,455	15.3	618,447	36.0
	40 < 50	1,104,014	8.3	309,201	28.0	138,519	12.5	171,412	15.5	484,882	43.9
	50 < 60	650,449	4.9	146,984	22.6	74,992	11.5	100,596	15.5	327,877	50.4
	60 < 80	458,305	3.5	76,319	16.7	46,757	10.2	70,280	15.3	264,949	57.8
	80 +	249,802	1.9	23,744	9.5	18,003	7.2	32,112	12.9	175,943	70.4
	TOTAL	13,255,397	100.0	7,453,827	56.2	1,465,697	11.1	1,395,713	10.5	2,940,160	22.2
PENSION ADJUSTMENT > 0											
UNKNOWN	TOTAL	5,107	100.0	5,076	99.4	14	0.3	7	0.1	10	0.2
MALE	< 10	1,624,784	24.1	1,503,129	92.5	76,824	4.7	27,623	1.7	17,208	1.1
	10 < 20	1,093,939	16.2	827,766	75.7	101,407	9.3	80,877	7.4	83,889	7.7
	20 < 30	1,082,889	16.0	618,450	57.1	71,688	6.6	110,048	10.2	282,703	26.1
	30 < 40	1,060,764	15.7	379,810	35.8	44,039	4.2	87,104	8.2	549,811	51.8
	40 < 50	782,624	11.6	190,280	24.3	23,103	3.0	52,004	6.6	517,237	66.1
	50 < 60	500,915	7.4	95,217	19.0	11,244	2.2	27,209	5.4	367,245	73.3
	60 < 80	381,224	5.6	84,281	22.1	8,282	2.2	18,701	4.9	269,960	70.8
	80 +	223,130	3.3	105,484	47.3	6,004	2.7	10,640	4.8	101,002	45.3
	TOTAL	6,750,269	100.0	3,804,417	56.4	342,591	5.1	414,206	6.1	2,189,055	32.4
FEMALE	< 10	2,789,575	42.9	2,622,728	94.0	89,422	3.2	39,869	1.4	37,556	1.3
	10 < 20	1,336,123	20.6	917,214	68.6	100,445	7.5	112,076	8.4	206,388	15.4
	20 < 30	1,143,392	17.6	443,114	38.8	55,799	4.9	100,414	8.8	544,065	47.6
	30 < 40	656,382	10.1	163,969	25.0	20,253	3.1	42,982	6.5	429,178	65.4
	40 < 50	321,362	4.9	58,109	18.1	7,008	2.2	16,606	5.2	239,639	74.6
	50 < 60	149,509	2.3	24,244	16.2	2,469	1.7	6,016	4.0	116,780	78.1
	60 < 80	77,051	1.2	19,448	25.2	1,387	1.8	2,700	3.5	53,516	69.5
	80 +	26,627	0.4	15,477	58.1	640	2.4	913	3.4	9,597	36.0
	TOTAL	6,500,021	100.0	4,264,303	65.6	277,423	4.3	321,576	4.9	1,636,719	25.2
BOTH	< 10	4,418,572	33.3	4,130,066	93.5	166,250	3.8	67,492	1.5	54,764	1.2
	10 < 20	2,430,590	18.3	1,745,504	71.8	201,854	8.3	192,954	7.9	290,278	11.9
	20 < 30	2,226,454	16.8	1,061,734	47.7	127,488	5.7	210,462	9.5	826,770	37.1
	30 < 40	1,717,211	13.0	543,843	31.7	64,292	3.7	130,086	7.6	978,990	57.0
	40 < 50	1,104,014	8.3	248,415	22.5	30,112	2.7	68,610	6.2	756,877	68.6
	50 < 60	650,449	4.9	119,483	18.4	13,714	2.1	33,226	5.1	484,026	74.4
	60 < 80	458,305	3.5	103,755	22.6	9,671	2.1	21,401	4.7	323,478	70.6
	80 +	249,802	1.9	120,996	48.4	6,647	2.7	11,558	4.6	110,601	44.3
	TOTAL	13,255,397	100.0	8,073,796	60.9	620,028	4.7	735,789	5.6	3,825,784	28.9

NOTE : INCLUDES ONLY TAXFILERS AGED 25 TO 64 WHO FILED A RETURN EACH YEAR.

TABLE 1B (continued)

NUMBER OF PERSONS WITH RRSP NORMAL DEDUCTION AND/OR A PENSION ADJUSTMENT,
BY SEX AND INCOME, 1991 TO 1993

SEX	INCOME		RRSP AND / OR PENSION ADJUSTMENT > 0								
	\$'000	TOTAL	% of column	0 YEARS	% of row total	1 YEAR	% of row total	2 YEARS	% of row total	3 YEARS	% of row total
UNKNOWN	TOTAL	5,107	100.0	4,874	95.4	88	1.7	56	1.1	89	1.7
MALE	< 10	1,624,784	24.1	1,312,571	80.8	166,530	10.2	87,717	5.4	57,966	3.6
	10 < 20	1,093,939	16.2	525,403	48.0	178,818	16.3	172,131	15.7	217,587	19.9
	20 < 30	1,082,889	16.0	289,376	26.7	126,859	11.7	180,489	16.7	486,165	44.9
	30 < 40	1,060,764	15.7	118,704	11.2	69,056	6.5	121,556	11.5	751,448	70.8
	40 < 50	782,624	11.6	39,966	5.1	29,816	3.8	61,561	7.9	651,281	83.2
	50 < 60	500,915	7.4	13,352	2.7	12,269	2.4	28,724	5.7	446,570	89.2
	60 < 80	381,224	5.6	7,714	2.0	8,082	2.1	20,253	5.3	345,175	90.5
	80 +	223,130	3.3	5,439	2.4	5,637	2.5	14,438	6.5	197,616	88.6
	TOTAL	6,750,269	100.0	2,312,525	34.3	597,067	8.8	686,869	10.2	3,153,808	46.7
FEMALE	< 10	2,789,575	42.9	2,320,604	83.2	224,500	8.0	130,875	4.7	113,596	4.1
	10 < 20	1,336,123	20.6	527,275	39.5	188,762	14.1	212,383	15.9	407,703	30.5
	20 < 30	1,143,392	17.6	164,152	14.4	89,786	7.9	143,848	12.6	745,606	65.2
	30 < 40	656,382	10.1	33,195	5.1	26,217	4.0	53,492	8.1	543,478	82.8
	40 < 50	321,362	4.9	7,098	2.2	7,074	2.2	17,164	5.3	290,026	90.2
	50 < 60	149,509	2.3	2,044	1.4	2,240	1.5	5,967	4.0	139,258	93.1
	60 < 80	77,051	1.2	1,107	1.4	1,272	1.7	3,480	4.5	71,192	92.4
	80 +	26,627	0.4	625	2.3	599	2.2	1,723	6.5	23,680	88.9
	TOTAL	6,500,021	100.0	3,056,100	47.0	540,450	8.3	568,932	8.8	2,334,539	35.9
BOTH	< 10	4,418,572	33.3	3,637,336	82.3	391,052	8.9	218,609	4.9	171,575	3.9
	10 < 20	2,430,590	18.3	1,053,137	43.3	367,604	15.1	384,536	15.8	625,313	25.7
	20 < 30	2,226,454	16.8	453,657	20.4	216,665	9.7	324,343	14.6	1,231,789	55.3
	30 < 40	1,717,211	13.0	151,938	8.8	95,282	5.5	175,050	10.2	1,294,941	75.4
	40 < 50	1,104,014	8.3	47,082	4.3	36,893	3.3	78,726	7.1	941,313	85.3
	50 < 60	650,449	4.9	15,413	2.4	14,511	2.2	34,692	5.3	585,833	90.1
	60 < 80	458,305	3.5	8,840	1.9	9,358	2.0	23,735	5.2	416,372	90.9
	80 +	249,802	1.9	6,096	2.4	6,240	2.5	16,166	6.5	221,300	88.6
	TOTAL	13,255,397	100.0	5,373,499	40.5	1,137,605	8.6	1,255,857	9.5	5,488,436	41.4
RRSP AND PENSION ADJUSTMENT > 0											
UNKNOWN	TOTAL	5,107	100.0	5,104	99.9	1	0.0	0	0.0	2	0.0
MALE	< 10	1,624,784	24.1	1,600,665	98.5	20,590	1.3	2,810	0.2	719	0.0
	10 < 20	1,093,939	16.2	1,003,261	91.7	57,824	5.3	22,413	2.0	10,441	1.0
	20 < 30	1,082,889	16.0	875,559	80.9	87,565	8.1	62,962	5.8	56,803	5.2
	30 < 40	1,060,764	15.7	684,283	64.5	112,907	10.6	103,594	9.8	159,980	15.1
	40 < 50	782,624	11.6	396,132	50.6	91,198	11.7	96,485	12.3	198,809	25.4
	50 < 60	500,915	7.4	205,972	41.1	57,299	11.4	68,243	13.6	169,401	33.8
	60 < 80	381,224	5.6	144,204	37.8	39,498	10.4	51,417	13.5	146,105	38.3
	80 +	223,130	3.3	123,134	55.2	16,518	7.4	21,938	9.8	61,540	27.6
	TOTAL	6,750,269	100.0	5,033,210	74.6	483,399	7.2	429,862	6.4	803,798	11.9
FEMALE	< 10	2,789,575	42.9	2,749,206	98.6	29,698	1.1	7,073	0.3	3,598	0.1
	10 < 20	1,336,123	20.6	1,159,510	86.8	82,946	6.2	50,808	3.8	42,859	3.2
	20 < 30	1,143,392	17.6	764,496	66.9	116,794	10.2	104,192	9.1	157,910	13.8
	30 < 40	656,382	10.1	328,735	50.1	77,684	11.8	83,204	12.7	166,759	25.4
	40 < 50	321,362	4.9	123,179	38.3	36,717	11.4	46,042	14.3	115,424	35.9
	50 < 60	149,509	2.3	48,953	32.7	15,729	10.5	21,537	14.4	63,290	42.3
	60 < 80	77,051	1.2	29,270	38.0	7,231	9.4	10,401	13.5	30,149	39.1
	80 +	26,627	0.4	16,810	63.1	1,576	5.9	2,166	8.1	6,075	22.8
	TOTAL	6,500,021	100.0	5,220,159	80.3	368,376	5.7	325,423	5.0	586,064	9.0
BOTH	< 10	4,418,572	33.3	4,354,084	98.5	50,288	1.1	9,883	0.2	4,317	0.1
	10 < 20	2,430,590	18.3	2,163,299	89.0	140,770	5.8	73,221	3.0	53,300	2.2
	20 < 30	2,226,454	16.8	1,640,228	73.7	204,359	9.2	167,154	7.5	214,713	9.6
	30 < 40	1,717,211	13.0	1,013,083	59.0	190,591	11.1	186,798	10.9	326,739	19.0
	40 < 50	1,104,014	8.3	519,339	47.0	127,915	11.6	142,527	12.9	314,233	28.5
	50 < 60	650,449	4.9	254,948	39.2	73,029	11.2	89,780	13.8	232,692	35.8
	60 < 80	458,305	3.5	173,504	37.9	46,729	10.2	61,818	13.5	176,254	38.5
	80 +	249,802	1.9	139,988	56.0	18,094	7.2	24,104	9.6	67,616	27.1
	TOTAL	13,255,397	100.0	10,258,473	77.4	851,775	6.4	755,285	5.7	1,389,864	10.5

NOTE : INCLUDES ONLY TAXFILERS AGED 25 TO 64 WHO FILED A RETURN EACH YEAR.

TABLE 1C
NUMBER OF PERSONS WITH RRSP NORMAL DEDUCTION AND/OR A PENSION ADJUSTMENT,
BY PROVINCE, 1991 TO 1993

PROVINCE	RRSP > 0									
	TOTAL	% of column	0 YEARS	% of row total	1 YEAR	% of row total	2 YEARS	% of row total	3 YEARS	% of row total
NFLD	262,332	2.0	193,933	73.9	20,353	7.8	16,291	6.2	31,755	12.1
PEI	60,482	0.5	40,331	66.7	5,646	9.3	4,639	7.7	9,866	16.3
NS	426,535	3.2	276,630	64.9	39,340	9.2	35,158	8.2	75,407	17.7
NB	348,381	2.6	235,491	67.6	29,528	8.5	25,248	7.2	58,114	16.7
QUE	3,440,526	26.0	2,065,048	60.0	339,946	9.9	319,338	9.3	716,194	20.8
ONT	4,888,492	36.9	2,643,177	54.1	569,263	11.6	549,317	11.2	1,126,735	23.0
MAN	504,034	3.8	280,891	55.7	53,740	10.7	50,584	10.0	118,819	23.6
SASK	426,986	3.2	228,629	53.5	48,210	11.3	46,670	10.9	103,477	24.2
ALTA	1,232,463	9.3	620,173	50.3	147,029	11.9	148,198	12.0	317,063	25.7
BC	1,606,002	12.1	832,477	51.8	206,058	12.8	194,303	12.1	373,164	23.2
NWT	24,421	0.2	14,512	59.4	2,634	10.8	2,514	10.3	4,761	19.5
YT	13,805	0.1	7,968	57.7	1,529	11.1	1,527	11.1	2,781	20.1
OTHER	20,938	0.2	14,567	69.6	2,421	11.6	1,926	9.2	2,024	9.7
TOTAL	13,255,397	100.0	7,453,827	56.2	1,465,697	11.1	1,395,713	10.5	2,940,160	22.2
PENSION ADJUSTMENT > 0										
NFLD	262,332	2.0	173,059	66.0	11,515	4.4	13,171	5.0	64,587	24.6
PEI	60,482	0.5	41,948	69.4	2,152	3.6	2,137	3.5	14,245	23.6
NS	426,535	3.2	267,695	62.8	18,892	4.4	21,681	5.1	118,267	27.7
NB	348,381	2.6	230,911	66.3	13,322	3.8	15,395	4.4	88,753	25.5
QUE	3,440,526	26.0	2,068,642	60.1	152,898	4.4	169,939	4.9	1,049,047	30.5
ONT	4,888,492	36.9	2,889,375	59.1	235,180	4.8	293,945	6.0	1,469,992	30.1
MAN	504,034	3.8	289,056	57.3	23,422	4.6	27,179	5.4	164,377	32.6
SASK	426,986	3.2	263,349	61.7	17,941	4.2	20,191	4.7	125,505	29.4
ALTA	1,232,463	9.3	783,776	63.6	57,659	4.7	63,018	5.1	328,010	26.6
BC	1,606,002	12.1	1,028,649	64.1	83,681	5.2	105,597	6.6	388,075	24.2
NWT	24,421	0.2	13,939	57.1	1,462	6.0	1,665	6.8	7,355	30.1
YT	13,805	0.1	8,727	63.2	661	4.8	741	5.4	3,676	26.6
OTHER	20,938	0.2	14,670	70.1	1,243	5.9	1,130	5.4	3,895	18.6
TOTAL	13,255,397	100.0	8,073,796	60.9	620,028	4.7	735,789	5.6	3,825,784	28.9
RRSP AND / OR PENSION ADJUSTMENT > 0										
NFLD	262,332	2.0	144,285	55.0	17,822	6.8	18,319	7.0	81,906	31.2
PEI	60,482	0.5	30,638	50.7	4,765	7.9	4,424	7.3	20,655	34.2
NS	426,535	3.2	200,802	47.1	31,657	7.4	33,623	7.9	160,453	37.6
NB	348,381	2.6	176,486	50.7	23,526	6.8	24,785	7.1	123,584	35.5
QUE	3,440,526	26.0	1,459,594	42.4	265,008	7.7	286,136	8.3	1,429,788	41.6
ONT	4,888,492	36.9	1,870,160	38.3	427,839	8.8	488,362	10.0	2,102,131	43.0
MAN	504,034	3.8	196,773	39.0	40,717	8.1	43,972	8.7	222,572	44.2
SASK	426,986	3.2	169,343	39.7	36,843	8.6	39,450	9.2	181,350	42.5
ALTA	1,232,463	9.3	472,975	38.4	117,578	9.5	126,378	10.3	515,532	41.8
BC	1,606,002	12.1	623,985	38.9	166,393	10.4	184,752	11.5	630,872	39.3
NWT	24,421	0.2	10,191	41.7	1,979	8.1	2,375	9.7	9,876	40.4
YT	13,805	0.1	5,936	43.0	1,234	8.9	1,360	9.9	5,275	38.2
OTHER	20,938	0.2	12,331	58.9	2,244	10.7	1,921	9.2	4,442	21.2
TOTAL	13,255,397	100.0	5,373,499	40.5	1,137,605	8.6	1,255,857	9.5	5,488,436	41.4
RRSP AND PENSION ADJUSTMENT > 0										
NFLD	262,332	2.0	224,408	85.5	12,402	4.7	9,328	3.6	16,194	6.2
PEI	60,482	0.5	51,975	85.9	2,683	4.4	2,050	3.4	3,774	6.2
NS	426,535	3.2	346,615	81.3	23,698	5.6	19,694	4.6	36,528	8.6
NB	348,381	2.6	292,156	83.9	17,214	4.9	13,358	3.8	25,653	7.4
QUE	3,440,526	26.0	2,697,305	78.4	204,961	6.0	179,263	5.2	358,997	10.4
ONT	4,888,492	36.9	3,703,258	75.8	339,945	7.0	305,619	6.3	539,670	11.0
MAN	504,034	3.8	376,717	74.7	33,128	6.6	29,796	5.9	64,393	12.8
SASK	426,986	3.2	325,522	76.2	26,628	6.2	24,110	5.6	50,726	11.9
ALTA	1,232,463	9.3	940,884	76.3	77,973	6.3	73,380	6.0	140,226	11.4
BC	1,606,002	12.1	1,253,253	78.0	109,117	6.8	95,271	5.9	148,361	9.2
NWT	24,421	0.2	18,545	75.9	1,820	7.5	1,543	6.3	2,513	10.3
YT	13,805	0.1	10,870	78.7	853	6.2	781	5.7	1,301	9.4
OTHER	20,938	0.2	16,965	81.0	1,353	6.5	1,092	5.2	1,528	7.3
TOTAL	13,255,397	100.0	10,258,473	77.4	851,775	6.4	755,285	5.7	1,389,864	10.5

NOTE : INCLUDES ONLY TAXFILERS AGED 25 TO 64 WHO FILED A RETURN EACH YEAR.
 PROVINCE "OTHER" INCLUDES NON-RESIDENT, CIDA, AND NOT KNOWN. PROVINCE OF RESIDENCE IS AS IN 1992.

TABLE 2A

NUMBER OF PERSONS WITH, AND DOLLAR AMOUNT OF, RRSP NORMAL DEDUCTION, RRSP ROOM, PA AND PSPA, BY SEX AND AGE, 1993

SEX	AGE	ASSESSED	TOTAL INCOME > OR < 0		1992 EARNED INCOME > 0	RRSP AND PA = 0	RRSP > 0 PA = 0	
		#	#	\$'000	#	#	#	RRSP \$'000
UNKNOWN	TOTAL	16,704	13,956	120,764	2,262	16,489	146	628
MALE	25 - 34	2,217,834	2,190,993	62,121,165	1,968,076	1,179,587	378,824	1,170,989
	35 - 44	2,174,662	2,151,657	84,162,554	1,959,633	879,026	402,678	1,879,555
	45 - 54	1,588,162	1,573,445	70,334,140	1,426,451	586,791	300,299	1,588,125
	55 - 64	1,140,424	1,132,275	44,072,703	900,748	602,449	239,809	1,123,069
	TOTAL	7,121,082	7,048,370	260,690,562	6,254,908	3,247,853	1,321,610	5,761,738
FEMALE	25 - 34	2,279,382	2,122,144	41,969,138	1,837,935	1,394,587	289,367	681,113
	35 - 44	2,188,906	2,058,056	48,722,392	1,795,124	1,160,388	311,776	975,396
	45 - 54	1,466,827	1,418,020	35,362,711	1,220,387	703,348	257,755	845,922
	55 - 64	956,638	936,841	19,305,885	612,071	621,384	159,729	482,811
	TOTAL	6,890,753	6,535,061	145,360,126	5,465,517	3,879,707	1,018,627	2,985,241
BOTH	25 - 34	4,500,881	4,316,425	104,122,929	3,806,888	2,577,775	668,224	1,852,238
	35 - 44	4,368,620	4,213,857	132,925,773	3,755,396	2,044,401	714,496	2,855,128
	45 - 54	3,059,381	2,994,966	105,725,216	2,647,245	1,294,486	558,088	2,434,193
	55 - 64	2,099,657	2,072,139	63,397,534	1,513,158	1,227,387	399,575	1,606,048
	TOTAL	14,028,539	13,597,387	406,171,452	11,722,687	7,144,049	2,340,383	8,747,607
RRSP = 0 PA > 0								
RRSP > 0 AND PA > 0								
RRSP AND / OR PA > 0								
		#	PA \$'000	#	RRSP \$'000	PA \$'000	#	RRSP \$'000
UNKNOWN	TOTAL	65	405	4	9	10	215	637
MALE	25 - 34	362,115	1,002,069	297,308	752,289	1,053,129	1,038,247	1,923,279
	35 - 44	449,377	1,723,712	443,581	1,286,459	2,168,007	1,295,636	3,166,014
	45 - 54	313,316	1,399,243	387,756	1,203,975	2,164,562	1,001,371	2,792,100
	55 - 64	125,406	465,376	172,760	567,826	825,423	537,975	1,690,895
	TOTAL	1,250,214	4,590,399	1,301,405	3,810,550	6,211,121	3,873,229	9,572,288
FEMALE	25 - 34	337,601	714,616	257,827	517,696	733,666	884,795	1,198,808
	35 - 44	370,363	990,743	346,379	795,467	1,268,315	1,028,518	1,770,863
	45 - 54	217,504	624,887	288,220	721,263	1,077,381	763,479	1,567,185
	55 - 64	67,386	156,956	107,139	272,568	332,034	334,254	557,379
	TOTAL	992,854	2,487,202	999,565	2,306,994	3,411,395	3,011,046	5,292,235
BOTH	25 - 34	699,745	1,716,820	555,137	1,269,985	1,786,795	1,923,106	3,122,224
	35 - 44	819,762	2,714,662	789,961	2,081,933	3,436,327	2,324,219	4,937,061
	45 - 54	530,831	2,024,173	675,976	1,925,238	3,241,943	1,764,895	4,359,431
	55 - 64	192,795	622,352	279,900	840,396	1,157,461	872,270	2,446,444
	TOTAL	2,243,133	7,078,007	2,300,974	6,117,553	9,622,527	6,884,490	14,865,159
PA > 0								
RRSP > 0								
PSPA > 0								
RRSP ROOM								
TOTAL								
NEW ROOM								
		#	#	#	\$'000	#	\$'000	#
UNKNOWN	TOTAL	69	150	0	0	2,098	13,175	1,787
MALE	25 - 34	659,423	676,132	9,969	11,709	2,088,132	17,612,144	1,937,125
	35 - 44	892,358	846,259	14,595	19,210	2,048,712	19,025,716	1,924,005
	45 - 54	701,072	688,055	11,940	15,907	1,486,524	12,751,980	1,397,196
	55 - 64	298,166	412,569	6,694	7,773	990,495	6,826,326	880,473
	TOTAL	2,551,619	2,623,015	43,198	54,598	6,613,863	56,216,167	6,138,799
FEMALE	25 - 34	595,428	547,194	5,746	6,515	1,991,595	17,787,746	1,782,120
	35 - 44	716,742	658,155	6,824	9,108	1,895,948	11,675,621	1,747,423
	45 - 54	505,724	545,975	5,186	6,571	1,281,112	7,479,169	1,196,047
	55 - 64	174,525	266,868	2,763	2,550	684,751	3,063,823	596,630
	TOTAL	1,992,419	2,018,192	20,519	24,744	5,853,406	34,006,359	5,322,220
BOTH	25 - 34	1,254,882	1,223,361	15,715	18,223	4,080,481	29,404,165	3,719,930
	35 - 44	1,609,723	1,504,457	21,419	28,318	3,945,261	30,705,470	3,671,946
	45 - 54	1,206,807	1,234,064	17,126	22,478	2,768,028	20,233,779	2,593,572
	55 - 64	472,895	679,475	9,457	10,323	1,675,597	9,892,287	1,477,358
	TOTAL	4,544,107	4,641,357	63,717	79,342	12,469,367	90,235,701	11,462,806

NOTE : INCLUDES ONLY TAXFILERS AGED 25 TO 64 AND ASSESSED IN 1993.

TABLE 2B

NUMBER OF PERSONS WITH, AND DOLLAR AMOUNT OF, RRSP NORMAL DEDUCTION, RRSP ROOM, PA AND PSPA, BY SEX AND INCOME, 1993

SEX	INCOME	ASSESSED	TOTAL INCOME > OR < 0		1992 EARNED INCOME > 0	RRSP AND PA = 0	RRSP > 0 PA = 0	RRSP \$'000
	\$'000	#	#	\$'000	#	#	#	
UNKNOWN	TOTAL	16,704	13,956	120,764	2,262	16,489	146	628
MALE	< 10	1,108,081	1,035,369	5,370,457	609,583	1,049,202	38,960	48,919
	10 < 20	1,157,753	1,157,753	17,354,198	965,621	922,690	163,723	301,462
	20 < 30	1,236,480	1,236,480	30,968,297	1,151,950	671,423	278,255	633,070
	30 < 40	1,191,380	1,191,380	41,585,028	1,146,510	332,770	281,672	865,449
	40 < 50	906,085	906,085	40,505,507	884,872	139,021	185,191	779,114
	50 < 60	616,936	616,936	33,696,709	607,215	58,462	109,187	609,855
	60 < 80	534,130	534,130	36,250,514	526,486	39,843	108,260	825,921
	80 +	370,237	370,237	54,959,851	362,671	34,442	156,362	1,697,948
	TOTAL	7,121,082	7,048,370	260,690,562	6,254,908	3,247,853	1,321,610	5,761,738
FEMALE	< 10	2,164,179	1,808,487	8,967,846	1,119,308	2,029,508	86,317	92,139
	10 < 20	1,739,047	1,739,047	25,415,775	1,454,479	1,228,523	287,956	474,508
	20 < 30	1,297,246	1,297,246	32,234,418	1,243,572	426,092	288,956	655,213
	30 < 40	830,125	830,125	28,591,613	809,469	122,761	173,648	583,639
	40 < 50	425,832	425,832	18,927,203	417,119	36,770	77,298	365,230
	50 < 60	215,812	215,812	11,759,523	211,583	14,563	37,564	228,713
	60 < 80	146,406	146,406	9,834,694	142,527	10,866	32,920	255,650
	80 +	72,106	72,106	9,629,055	67,460	10,624	33,968	332,148
	TOTAL	6,890,753	6,535,061	145,360,126	5,465,517	3,879,707	1,018,627	2,985,241
BOTH	< 10	3,285,720	2,854,568	14,329,524	1,729,918	3,092,149	125,294	141,090
	10 < 20	2,898,471	2,898,471	42,793,285	2,420,753	2,152,834	451,720	776,051
	20 < 30	2,534,215	2,534,215	63,214,700	2,395,735	1,097,973	567,235	1,288,374
	30 < 40	2,021,793	2,021,793	70,186,626	1,956,081	455,782	455,346	1,449,221
	40 < 50	1,332,076	1,332,076	59,439,818	1,302,055	175,934	262,500	1,144,423
	50 < 60	832,847	832,847	45,461,669	818,825	73,121	146,753	836,579
	60 < 80	680,734	680,734	46,098,821	669,071	50,881	141,195	1,081,680
	80 +	442,683	442,683	64,647,010	430,249	45,375	190,340	2,030,189
	TOTAL	14,028,539	13,597,387	406,171,452	11,722,687	7,144,049	2,340,383	8,747,607
RRSP = 0 PA > 0			RRSP > 0 AND PA > 0			RRSP AND / OR PA > 0		
	#	PA \$'000	#	RRSP \$'000	PA \$'000	#	RRSP \$'000	PA \$'000
UNKNOWN	TOTAL	65	405	4	9	10	215	637
MALE	< 10	18,580	25,145	1,339	1,437	1,734	58,879	50,356
	10 < 20	57,733	59,841	13,607	18,943	13,392	235,063	320,405
	20 < 30	203,876	321,273	82,926	138,073	127,097	565,057	771,143
	30 < 40	340,603	903,417	236,335	496,245	611,428	858,610	1,361,684
	40 < 50	281,552	1,087,791	300,321	783,396	1,143,248	767,064	1,562,510
	50 < 60	180,328	947,843	268,959	824,712	1,391,054	558,474	1,434,568
	60 < 80	121,857	840,119	264,170	994,269	1,792,673	494,287	1,820,190
	80 +	45,685	404,970	133,748	553,475	1,130,495	335,795	2,251,423
	TOTAL	1,250,214	4,590,399	1,301,405	3,810,550	6,211,121	3,873,229	9,572,288
FEMALE	< 10	42,924	33,365	5,430	4,765	3,385	134,671	96,904
	10 < 20	156,315	141,420	66,253	88,141	59,964	510,524	562,649
	20 < 30	347,097	603,692	235,101	395,388	401,238	871,154	1,050,602
	30 < 40	251,646	700,327	282,070	606,531	766,024	707,364	1,190,171
	40 < 50	114,678	488,820	197,086	510,151	819,482	389,062	875,381
	50 < 60	48,763	288,225	114,922	340,736	649,179	201,249	567,449
	60 < 80	25,785	188,279	76,835	269,195	546,538	135,540	524,845
	80 +	5,646	43,074	21,868	92,086	163,584	61,482	424,234
	TOTAL	992,854	2,487,202	999,565	2,306,994	3,411,395	3,011,046	5,292,235
BOTH	< 10	61,508	58,519	6,769	6,202	5,119	193,571	147,292
	10 < 20	214,055	201,268	79,862	107,085	73,357	883,135	274,625
	20 < 30	550,980	924,996	318,027	533,461	528,335	1,436,242	1,453,330
	30 < 40	592,260	1,603,778	518,405	1,102,777	1,379,452	1,566,011	2,551,997
	40 < 50	396,235	1,576,635	497,407	1,293,547	1,962,730	1,156,142	2,437,970
	50 < 60	229,092	1,236,074	383,881	1,165,448	2,040,233	759,726	2,002,027
	60 < 80	147,652	1,028,489	341,006	1,263,466	2,339,216	629,853	2,345,146
	80 +	51,351	448,248	155,617	645,567	1,294,085	397,308	2,675,757
	TOTAL	2,243,133	7,078,007	2,300,974	6,117,553	9,622,527	6,884,490	14,865,159

NOTE : INCLUDES ONLY TAXFILERS AGED 25 TO 64 AND ASSESSED IN 1993.

TABLE 2B (continued)
NUMBER OF PERSONS WITH, AND DOLLAR AMOUNT OF, RRSP NORMAL DEDUCTION, RRSP ROOM,
PA AND PSPA, BY SEX AND INCOME, 1993

SEX	INCOME	PA > 0	RRSP > 0	PSPA > 0	RRSP ROOM				
					TOTAL			NEW ROOM	
	\$'000	#	#	#	\$'000	#	\$'000	#	\$'000
UNKNOWN	TOTAL	69	150		0	2,098	13,175	1,787	5,398
MALE	< 10	19,919	40,299	295	275	787,489	2,904,320	554,251	754,683
	10 < 20	71,340	177,330	1,088	797	1,061,491	5,930,407	948,791	2,036,291
	20 < 30	286,802	361,181	3,977	3,431	1,199,609	9,847,819	1,141,467	3,745,984
	30 < 40	576,938	518,007	7,182	7,589	1,169,810	11,664,602	1,138,002	4,726,871
	40 < 50	581,873	485,512	13,423	16,908	894,280	9,572,095	877,791	4,105,757
	50 < 60	449,287	378,146	9,561	12,740	610,577	6,630,412	601,706	3,026,718
	60 < 80	386,027	372,430	6,000	8,516	528,338	5,740,792	521,123	2,935,103
	80 +	179,433	290,110	1,672	4,343	362,269	3,925,722	355,668	2,605,000
	TOTAL	2,551,619	2,623,015	43,198	54,598	6,613,863	56,216,167	6,138,799	23,936,408
FEMALE	< 10	48,354	91,747	464	290	1,378,596	3,623,329	1,020,393	1,050,007
	10 < 20	222,568	354,209	2,668	1,546	1,551,297	7,448,880	1,434,109	2,874,215
	20 < 30	582,198	524,057	6,278	5,060	1,264,468	9,190,433	1,234,881	3,823,662
	30 < 40	533,716	455,718	5,432	6,690	816,339	6,698,823	802,966	2,995,700
	40 < 50	311,764	274,384	3,257	5,486	419,183	3,476,302	413,065	1,677,183
	50 < 60	163,685	152,486	1,486	3,199	212,249	1,724,292	209,208	898,787
	60 < 80	102,620	109,755	731	1,822	143,021	1,192,059	141,010	696,680
	80 +	27,514	55,836	203	652	68,253	652,241	66,588	464,151
	TOTAL	1,992,419	2,018,192	20,519	24,744	5,853,406	34,006,359	5,322,220	14,480,385
BOTH	< 10	68,277	132,063	759	564	2,166,967	6,530,584	1,575,300	1,805,623
	10 < 20	293,917	531,582	3,756	2,343	2,613,392	13,382,834	2,383,467	4,911,895
	20 < 30	869,007	885,262	10,255	8,490	2,464,297	19,040,090	2,376,550	7,570,374
	30 < 40	1,110,665	973,751	12,614	14,280	1,986,251	18,364,472	1,941,068	7,723,058
	40 < 50	893,642	759,907	16,680	22,394	1,313,537	13,049,273	1,290,920	5,783,310
	50 < 60	612,973	530,634	11,047	15,938	822,856	8,355,085	810,941	3,925,680
	60 < 80	488,658	482,201	6,731	10,338	671,421	6,933,500	662,189	3,632,133
	80 +	206,968	345,957	1,875	-4,995	430,646	4,579,863	422,371	3,070,118
	TOTAL	4,544,107	4,641,357	63,717	79,342	12,469,367	90,235,701	11,462,806	38,422,191

NOTE : INCLUDES ONLY TAXFILERS AGED 25 TO 64 AND ASSESSED IN 1993.

TABLE 2C

NUMBER OF PERSONS WITH, AND DOLLAR AMOUNT OF, RRSP NORMAL DEDUCTION, RRSP ROOM, PA AND PSPA, BY PROVINCE, 1993

PROVINCE	ASSESSED	TOTAL INCOME > OR < 0		1992 EARNED INCOME > 0	RRSP AND PA = 0	RRSP > 0 PA = 0	
	#	#	\$'000	#	#	#	RRSP \$'000
NFLD	274,298	261,569	6,066,608	227,184	172,607	25,189	79,899
PEI	62,593	61,193	1,464,974	55,373	36,466	9,572	29,149
NS	445,304	427,624	11,151,986	377,783	248,345	59,211	192,400
NB	362,669	348,719	8,627,834	302,499	212,209	47,219	148,966
QUE	3,610,193	3,494,514	95,010,633	2,931,147	1,875,263	522,074	1,655,428
ONT	5,198,046	5,053,519	163,881,675	4,371,643	2,561,576	885,920	3,526,733
MAN	525,514	502,503	13,370,297	442,382	252,148	80,177	271,700
SASK	444,115	427,396	11,003,690	379,652	216,065	80,138	266,987
ALTA	1,300,986	1,261,789	40,429,673	1,125,246	639,544	270,076	1,052,280
BC	1,723,476	1,682,917	53,156,625	1,457,248	873,658	353,872	1,491,597
NWT	26,799	25,968	991,162	23,560	13,781	3,552	18,149
YT	14,698	14,405	484,804	13,225	7,919	2,339	10,005
OTHER	39,848	35,271	531,490	15,745	34,468	1,044	4,313
TOTAL	14,028,539	13,597,387	406,171,452	11,722,687	7,144,049	2,340,383	8,747,607

RRSP = 0 PA > 0		RRSP AND PA > 0		RRSP AND/OR PA > 0	
#	PA \$'000	#	RRSP \$'000	#	PA \$'000
NFLD	47,931	101,790	28,571	66,634	93,952
PEI	10,015	28,222	6,540	14,688	24,791
NS	77,462	228,054	60,286	140,555	240,975
NB	60,745	179,474	42,496	97,913	166,587
QUE	647,854	1,911,398	565,002	1,255,616	2,234,249
ONT	839,007	2,834,570	911,543	2,614,866	3,986,825
MAN	91,806	250,015	101,383	242,672	378,544
SASK	66,427	179,980	81,485	206,533	278,500
ALTA	166,608	551,004	224,758	627,987	998,350
BC	226,390	773,167	269,556	816,661	1,150,811
NWT	4,749	19,713	4,717	19,540	25,298
YT	2,097	9,332	2,343	7,569	12,948
OTHER	2,042	11,287	2,294	6,319	13,696
TOTAL	2,243,133	7,078,007	2,300,974	6,117,553	9,622,527

PA > 0		RRSP > 0		PSPA > 0		RRSP ROOM	
#	#	#	\$'000	#	\$'000	TOTAL	NEW ROOM
NFLD	76,502	53,760	294	376	245,782	1,332,643	221,487
PEI	16,555	16,112	1,633	339	58,115	338,361	54,749
NS	137,748	119,497	1,799	1,490	400,093	2,649,913	370,799
NB	103,241	89,715	1,455	1,648	320,384	2,041,171	296,802
QUE	1,212,856	1,087,076	12,140	16,410	3,128,788	21,447,943	2,861,619
ONT	1,750,550	1,797,463	30,854	41,993	4,672,377	36,404,093	4,280,343
MAN	193,189	181,560	1,436	787	462,283	2,925,214	429,061
SASK	147,912	161,623	5,018	4,216	395,220	2,370,423	367,379
ALTA	391,366	494,834	5,321	8,251	1,186,921	8,665,100	1,103,669
BC	495,946	623,428	3,727	3,772	1,541,999	11,617,732	1,426,824
NWT	9,466	8,269	13	15	25,047	221,434	23,106
YT	4,440	4,682	13	21	13,830	117,595	12,803
OTHER	4,336	3,338	14	24	16,528	104,077	14,165
TOTAL	4,544,107	4,641,357	63,717	79,342	12,469,367	90,235,701	11,462,806

NOTE : INCLUDES ONLY TAXFILERS AGED 24 TO 64 AND ASSESSED IN 1993.
 PROVINCE "OTHER" INCLUDES NON-RESIDENT, CIDA, AND NOT KNOWN. PROVINCE OF RESIDENCE IS AS IN 1992.

TABLE 3A
PERCENTAGE OF RRSP TOTAL ROOM AND NEW ROOM USED, BY SEX AND AGE, 1993

SEX	AGE	% TOTAL ROOM USED (NUMBER OF PERSONS)						
		TOTAL WITH RRSP ROOM	0%	0% < 25%	25% < 50%	50% < 75%	75% < 95%	95%+
UNKNOWN	TOTAL	2,098	1,948	21	19	16	9	85
MALE	25 - 34	2,088,132	1,412,024	363,305	110,433	51,079	32,284	119,007
	35 - 44	2,048,712	1,202,512	348,898	134,842	71,319	50,841	240,300
	45 - 54	1,486,524	798,520	200,619	102,405	62,059	50,788	272,133
	55 - 64	990,495	577,959	84,161	55,836	39,681	35,802	197,056
	TOTAL	6,613,863	3,991,015	996,983	403,516	224,138	169,715	828,496
FEMALE	25 - 34	1,991,595	1,444,409	293,738	91,702	40,561	25,351	95,834
	35 - 44	1,895,948	1,237,809	263,978	108,334	55,858	40,867	189,102
	45 - 54	1,281,112	735,147	155,431	84,187	51,424	42,819	212,104
	55 - 64	684,751	417,890	47,928	35,242	26,636	25,167	131,888
	TOTAL	5,853,406	3,835,255	761,075	319,465	174,479	134,204	628,928
BOTH	25 - 34	4,080,481	2,857,152	657,052	202,140	91,644	57,638	214,855
	35 - 44	3,945,261	2,440,879	612,880	243,182	127,182	91,711	429,427
	45 - 54	2,768,028	1,534,025	356,056	186,593	113,486	93,608	484,260
	55 - 64	1,675,597	996,162	132,091	91,085	66,321	60,971	328,967
	TOTAL	12,469,367	7,828,218	1,758,079	723,000	398,633	303,928	1,457,509
% NEW ROOM USED (NUMBER OF PERSONS)								
		TOTAL WITH NEW RRSP ROOM	0%	0% < 25%	25% < 50%	50% < 75%	75% < 95%	95%+
UNKNOWN	TOTAL	1,787	1,637	13	7	8	12	110
MALE	25 - 34	1,937,125	1,268,836	184,615	156,145	84,576	47,096	195,857
	35 - 44	1,924,005	1,086,688	164,179	163,680	103,351	65,879	340,228
	45 - 54	1,397,196	717,442	88,817	102,036	77,012	57,537	354,352
	55 - 64	880,473	479,474	36,857	44,492	40,074	34,907	244,669
	TOTAL	6,138,799	3,552,440	474,468	466,353	305,013	205,419	1,135,106
FEMALE	25 - 34	1,782,120	1,242,602	142,595	132,304	69,946	37,558	157,115
	35 - 44	1,747,423	1,096,967	117,406	135,108	83,453	52,150	262,339
	45 - 54	1,196,047	655,831	63,255	87,692	65,053	48,932	275,284
	55 - 64	596,630	335,939	19,411	29,213	26,785	24,899	160,383
	TOTAL	5,322,220	3,331,339	342,667	384,317	245,237	163,539	855,121
BOTH	25 - 34	3,719,930	2,512,088	327,215	288,452	154,524	84,658	352,993
	35 - 44	3,671,946	2,184,130	281,588	298,789	186,806	118,034	602,599
	45 - 54	2,593,572	1,373,568	152,076	189,729	142,067	106,470	629,662
	55 - 64	1,477,358	815,630	56,269	73,707	66,861	59,808	405,083
	TOTAL	11,462,806	6,885,416	817,148	850,677	550,258	368,970	1,990,337

NOTE : INCLUDES ONLY TAXFILERS AGED 25 TO 64 HAVING RRSP ROOM AND ASSESSED IN 1993.

TABLE 3B
PERCENTAGE OF RRSP TOTAL ROOM AND NEW ROOM USED, BY SEX AND INCOME, 1993

SEX	INCOME	% TOTAL ROOM USED (NUMBER OF PERSONS)							
		\$'000	TOTAL WITH RRSP ROOM	0%	0% < 25%	25% < 50%	50% < 75%	75% < 95%	95%+
UNKNOWN	TOTAL		2,098	1,948	21	19	16	9	85
MALE	< 10		787,489	747,198	16,244	7,123	3,888	2,360	10,676
	10 < 20		1,061,491	884,173	69,868	30,912	17,792	12,123	46,623
	20 < 30		1,199,609	838,438	183,408	56,190	28,832	19,887	72,854
	30 < 40		1,169,810	651,826	261,622	83,479	41,041	28,170	103,672
	40 < 50		894,280	408,795	213,076	82,137	41,756	29,721	118,795
	50 < 60		610,577	232,466	136,852	63,906	34,540	26,286	116,527
	60 < 80		528,338	155,927	91,062	56,771	35,906	30,039	158,633
	80 +		362,269	72,192	24,851	22,998	20,383	21,129	200,716
	TOTAL		6,613,863	3,991,015	996,983	403,516	224,138	169,715	828,496
FEMALE	< 10		1,378,596	1,286,849	27,982	14,987	8,915	6,323	33,540
	10 < 20		1,551,297	1,197,095	139,809	57,775	32,260	24,097	100,261
	20 < 30		1,264,468	740,424	251,817	82,264	40,950	29,654	119,359
	30 < 40		816,339	360,627	191,315	77,140	39,023	28,695	119,539
	40 < 50		419,183	144,807	91,543	46,054	25,741	19,627	91,411
	50 < 60		212,249	59,768	37,798	23,894	14,230	12,172	64,387
	60 < 80		143,021	33,266	17,383	13,829	9,750	9,394	59,399
	80 +		68,253	12,419	3,428	3,522	3,610	4,242	41,032
	TOTAL		5,853,406	3,835,255	761,075	319,465	174,479	134,204	628,928
BOTH	< 10		2,166,967	2,034,912	44,228	22,114	12,806	8,683	44,224
	10 < 20		2,613,392	2,081,829	209,687	88,692	50,055	36,222	146,907
	20 < 30		2,464,297	1,579,058	435,229	138,458	69,786	49,543	192,223
	30 < 40		1,986,251	1,012,529	452,941	160,621	80,067	56,867	223,226
	40 < 50		1,313,537	553,665	304,620	128,193	67,498	49,350	210,211
	50 < 60		822,856	292,262	174,650	87,801	48,770	38,458	180,915
	60 < 80		671,421	189,239	108,445	70,600	45,657	39,433	218,047
	80 +		430,646	84,724	28,279	26,521	23,994	25,372	241,756
	TOTAL		12,469,367	7,828,218	1,758,079	723,000	398,633	303,928	1,457,509

% NEW ROOM USED (NUMBER OF PERSONS)									
SEX	INCOME	% NEW ROOM USED (NUMBER OF PERSONS)							
		TOTAL WITH NEW RRSP ROOM	0%	0% < 25%	25% < 50%	50% < 75%	75% < 95%	95%+	
UNKNOWN	TOTAL		1,787	1,637	13	7	8	12	110
MALE	< 10		554,251	518,160	6,979	5,469	4,250	2,932	16,461
	10 < 20		948,791	778,944	32,293	29,036	20,865	14,267	73,386
	20 < 30		1,141,467	787,695	97,255	75,243	41,791	25,947	113,536
	30 < 40		1,138,002	626,258	132,247	116,968	64,936	39,422	158,171
	40 < 50		877,791	396,344	97,843	104,856	64,978	39,852	173,918
	50 < 60		601,706	226,230	59,483	70,316	50,442	33,114	162,121
	60 < 80		521,123	151,066	37,565	50,166	42,419	33,048	206,859
	80 +		355,668	67,743	10,803	14,299	15,332	16,837	230,654
	TOTAL		6,138,799	3,552,440	474,468	466,353	305,013	205,419	1,135,106
FEMALE	< 10		1,020,393	935,296	12,029	11,420	9,556	6,721	45,371
	10 < 20		1,434,109	1,087,070	65,884	65,171	42,312	28,733	144,939
	20 < 30		1,234,881	716,063	123,221	119,417	64,377	40,455	171,348
	30 < 40		802,966	350,909	84,622	99,854	61,227	38,150	168,204
	40 < 50		413,065	140,829	35,125	52,918	36,821	23,754	123,618
	50 < 60		209,208	57,935	13,730	22,832	18,413	13,481	82,817
	60 < 80		141,010	32,019	6,472	10,615	10,136	9,122	72,646
	80 +		66,588	11,218	1,584	2,090	2,395	3,123	46,178
	TOTAL		5,322,220	3,331,339	342,667	384,317	245,237	163,539	855,121
BOTH	< 10		1,575,300	1,454,095	19,009	16,889	13,807	9,656	61,844
	10 < 20		2,383,467	1,866,538	98,184	94,209	63,180	43,005	218,351
	20 < 30		2,376,550	1,503,936	220,478	194,662	106,170	66,403	284,901
	30 < 40		1,941,068	977,241	216,871	216,825	126,164	77,573	326,394
	40 < 50		1,290,920	537,226	132,969	157,774	101,800	63,606	297,545
	50 < 60		810,941	284,190	73,213	93,148	68,855	46,595	244,940
	60 < 80		662,189	183,125	44,037	60,781	52,555	42,170	279,521
	80 +		422,371	79,065	12,387	16,389	17,727	19,962	276,841
	TOTAL		11,462,806	6,885,416	817,148	850,677	550,258	368,970	1,990,337

NOTE : INCLUDES ONLY TAXFILERS AGED 25 TO 64 HAVING RRSP ROOM AND ASSESSED IN 1993.

TABLE 4A

NUMBER OF PERSONS BY AMOUNT OF PENSION ADJUSTMENT, BY SEX AND AGE, 1993

SEX	AGE	NUMBER OF PERSONS BY AMOUNT OF PENSION ADJUSTMENT				
		TOTAL	NO PA	\$1 - \$999	\$1,000 - \$1,999	\$2,000 - \$2,999
UNKNOWN	TOTAL	16,704	16,635	11	6	7
MALE	25 - 34	2,217,834	1,558,411	111,109	108,072	123,233
	35 - 44	2,174,662	1,281,704	84,632	93,785	133,157
	45 - 54	1,588,162	887,090	52,365	60,656	94,400
	55 - 64	1,140,424	842,258	35,472	37,555	51,569
	TOTAL	7,121,082	4,569,463	283,578	300,068	402,359
FEMALE	25 - 34	2,279,382	1,683,954	130,302	141,306	141,596
	35 - 44	2,188,906	1,472,164	111,223	138,197	167,928
	45 - 54	1,466,827	961,103	73,034	94,210	114,913
	55 - 64	955,638	781,113	34,697	38,740	43,673
	TOTAL	6,890,753	4,898,334	349,256	412,453	468,110
BOTH	25 - 34	4,500,881	3,245,999	241,419	249,380	264,835
	35 - 44	4,368,620	2,758,897	195,856	231,982	301,086
	45 - 54	3,059,381	1,852,574	125,401	154,870	209,313
	55 - 64	2,099,657	1,626,962	70,169	76,295	95,242
	TOTAL	14,028,539	9,484,432	632,845	712,527	870,476

NUMBER OF PERSONS BY AMOUNT OF PENSION ADJUSTMENT						
		\$3,000 - \$3,999	\$4,000 - \$5,999	\$6,000 - \$7,999	\$8,000 - \$9,999	\$10,000 +
UNKNOWN	TOTAL	6	11	5	3	20
MALE	25 - 34	122,365	129,577	50,172	11,333	3,562
	35 - 44	145,444	204,697	137,436	61,374	32,433
	45 - 54	98,191	143,646	120,177	72,955	58,682
	55 - 64	46,122	51,498	33,000	19,122	23,828
	TOTAL	412,122	529,418	340,785	164,784	118,505
FEMALE	25 - 34	81,568	78,477	18,000	3,224	955
	35 - 44	92,614	121,038	58,548	20,974	6,220
	45 - 54	60,287	85,484	49,962	21,137	6,697
	55 - 64	18,725	21,053	11,246	4,446	1,945
	TOTAL	253,194	306,052	137,756	49,781	15,817
BOTH	25 - 34	203,935	208,059	68,175	14,558	4,521
	35 - 44	238,060	325,738	195,985	82,349	38,667
	45 - 54	158,479	229,131	170,140	94,093	65,380
	55 - 64	64,848	72,553	44,246	23,568	25,774
	TOTAL	665,322	835,481	478,546	214,568	134,342

NOTE: INCLUDES ONLY TAXFILERS AGED 25 TO 64 AND ASSESSED IN 1993.

TABLE 4B
NUMBER OF PERSONS BY AMOUNT OF PENSION ADJUSTMENT, BY SEX AND INCOME, 1993

SEX	INCOME	NUMBER OF PERSONS BY AMOUNT OF PENSION ADJUSTMENT				
	\$'000	TOTAL	NO PA	\$1 - \$999	\$1,000 - \$1,999	\$2,000 - \$2,999
UNKNOWN	TOTAL	16,704	16,635	11	5	7
MALE	< 10	1,108,081	1,088,162	13,384	1,828	1,516
	10 < 20	1,157,753	1,086,413	46,940	16,200	4,129
	20 < 30	1,236,480	949,678	96,901	95,938	74,885
	30 < 40	1,191,380	614,442	72,922	99,579	169,975
	40 < 50	906,085	324,212	29,743	51,810	82,976
	50 < 60	616,936	167,649	11,241	19,311	40,271
	60 < 80	534,130	148,103	7,444	10,228	21,320
	80 +	370,237	190,804	5,003	5,174	7,287
	TOTAL	7,121,082	4,569,463	283,578	300,068	402,359
FEMALE	< 10	2,164,179	2,115,825	39,888	2,989	2,477
	10 < 20	1,739,047	1,516,479	141,949	69,427	8,009
	20 < 30	1,297,246	715,048	118,236	243,612	194,538
	30 < 40	830,125	296,409	34,084	74,251	217,246
	40 < 50	425,832	114,068	8,607	14,538	33,848
	50 < 60	215,812	52,127	3,029	3,915	7,047
	60 < 80	146,406	43,786	2,161	2,477	3,397
	80 +	72,106	44,592	1,302	1,244	1,548
	TOTAL	6,890,753	4,898,334	349,256	412,453	468,110
BOTH	< 10	3,285,720	3,217,443	53,275	4,817	3,993
	10 < 20	2,898,471	2,604,554	188,895	85,630	12,138
	20 < 30	2,534,215	1,665,208	215,138	339,551	269,424
	30 < 40	2,021,793	911,128	107,007	173,831	387,225
	40 < 50	1,332,076	438,434	38,350	66,349	116,824
	50 < 60	832,847	219,874	14,270	23,226	47,318
	60 < 80	680,734	192,076	9,605	12,705	24,717
	80 +	442,683	235,715	6,305	6,418	8,837
	TOTAL	14,028,539	9,484,432	632,845	712,527	870,476

NUMBER OF PERSONS BY AMOUNT OF PENSION ADJUSTMENT

		NUMBER OF PERSONS BY AMOUNT OF PENSION ADJUSTMENT				
		\$3,000 - \$3,999	\$4,000 - \$5,999	\$6,000 - \$7,999	\$8,000 - \$9,999	\$10,000 +
UNKNOWN	TOTAL	6	11	5	3	20
MALE	< 10	1,142	1,172	497	205	175
	10 < 20	1,758	1,364	527	223	199
	20 < 30	12,817	4,776	958	297	230
	30 < 40	178,129	51,729	3,658	647	299
	40 < 50	124,308	256,375	34,070	2,116	475
	50 < 60	54,509	136,087	167,910	18,707	1,251
	60 < 80	29,490	60,984	109,921	113,074	33,566
	80 +	9,969	16,931	23,244	29,515	82,310
	TOTAL	412,122	529,418	340,785	164,784	118,505
FEMALE	< 10	1,191	1,174	416	169	50
	10 < 20	1,474	1,008	364	167	170
	20 < 30	20,054	4,721	600	215	222
	30 < 40	159,162	46,420	2,090	327	136
	40 < 50	55,686	184,004	14,009	951	121
	50 < 60	9,876	51,749	82,727	5,061	281
	60 < 80	4,080	13,304	33,304	38,288	5,609
	80 +	1,671	3,672	4,246	4,603	9,228
	TOTAL	253,194	306,052	137,756	49,781	15,817
BOTH	< 10	2,333	2,346	914	374	225
	10 < 20	3,232	2,372	891	390	369
	20 < 30	32,872	9,499	1,558	512	453
	30 < 40	337,293	98,152	5,748	974	435
	40 < 50	179,996	440,379	48,081	3,067	596
	50 < 60	64,385	187,836	250,638	23,768	1,532
	60 < 80	33,571	74,291	143,225	151,363	39,181
	80 +	11,640	20,606	27,491	34,120	91,551
	TOTAL	665,322	835,481	478,546	214,568	134,342

NOTE: INCLUDES ONLY TAXFILERS AGED 25 TO 64 AND ASSESSED IN 1993.

TABLE 5A

NUMBER OF PERSONS BY AMOUNT OF RRSP NORMAL DEDUCTION, BY SEX AND AGE, 1993

SEX	AGE	NUMBER OF PERSONS BY AMOUNT OF RRSP NORMAL DEDUCTION					
		TOTAL	NO RRSP CONTRIBUTION	\$1 - \$999	\$1,000 - \$1,999	\$2,000 - \$2,999	\$3,000 - \$3,999
UNKNOWN	TOTAL	16,704	16,554	18	27	23	16
MALE	25 - 34	2,217,834	1,541,702	156,485	181,020	111,973	69,975
	35 - 44	2,174,662	1,328,403	134,155	185,056	146,086	103,860
	45 - 54	1,588,162	900,107	82,026	130,284	126,262	99,852
	55 - 64	1,140,424	727,855	47,697	72,016	73,792	61,684
	TOTAL	7,121,082	4,498,067	420,363	568,376	458,113	335,371
FEMALE	25 - 34	2,279,382	1,732,188	164,418	161,724	88,501	49,647
	35 - 44	2,188,906	1,530,751	142,310	177,389	127,764	77,283
	45 - 54	1,466,827	920,852	88,861	135,595	125,156	77,842
	55 - 64	955,638	688,770	41,724	65,181	64,705	39,702
	TOTAL	6,890,753	4,872,561	437,313	539,889	406,126	244,474
BOTH	25 - 34	4,500,881	3,277,520	320,908	342,750	200,483	119,625
	35 - 44	4,368,620	2,864,163	276,468	362,454	273,856	181,146
	45 - 54	3,059,381	1,825,317	170,892	265,887	251,421	177,696
	55 - 64	2,099,657	1,420,182	89,426	137,201	138,502	101,394
	TOTAL	14,028,539	9,387,182	857,694	1,108,292	864,262	579,861

NUMBER OF PERSONS BY AMOUNT OF RRSP NORMAL DEDUCTION							
		\$4,000 - \$5,999	\$6,000 - \$7,999	\$8,000 - \$9,999	\$10,000 - \$10,999	\$11,000 - \$11,999	\$12,000+
UNKNOWN	TOTAL	31	16	8	4	1	6
MALE	25 - 34	76,482	33,585	16,985	7,922	3,971	17,734
	35 - 44	117,207	54,516	30,147	14,997	8,069	52,166
	45 - 54	104,649	49,507	27,690	13,053	6,957	47,775
	55 - 64	68,298	33,227	17,675	7,695	4,209	26,276
	TOTAL	366,636	170,835	92,497	43,667	23,206	143,951
FEMALE	25 - 34	46,460	17,729	8,066	3,102	1,661	5,886
	35 - 44	70,344	28,548	13,340	5,295	2,885	12,997
	45 - 54	65,663	25,506	11,640	4,176	2,355	9,181
	55 - 64	32,065	11,858	5,044	1,737	924	3,928
	TOTAL	214,532	83,641	38,090	14,310	7,825	31,992
BOTH	25 - 34	122,948	51,316	25,053	11,025	5,632	23,621
	35 - 44	187,562	83,070	43,490	20,293	10,954	65,164
	45 - 54	170,322	75,014	39,331	17,231	9,312	56,958
	55 - 64	100,367	45,092	22,721	9,432	5,134	30,206
	TOTAL	581,199	254,492	130,595	57,981	31,032	175,949

NOTE : INCLUDES ONLY TAXFILERS AGED 25 TO 64 AND ASSESSED IN 1993.

TABLE 5B
NUMBER OF PERSONS BY AMOUNT OF RRSP NORMAL DEDUCTION, BY SEX AND INCOME, 1993

SEX	INCOME	NUMBER OF PERSONS BY AMOUNT OF RRSP NORMAL DEDUCTION					
	\$'000	TOTAL	NO RRSP CONTRIBUTION	\$1 - \$999	\$1,000 - \$1,999	\$2,000 - \$2,999	\$3,000 - \$3,999
UNKNOWN	TOTAL	16,704	16,554	18	27	23	16
MALE	< 10	1,108,081	1,067,782	19,530	12,989	4,848	1,517
	10 < 20	1,157,753	980,423	54,328	53,147	36,310	17,698
	20 < 30	1,236,480	875,299	100,166	100,901	63,116	40,507
	30 < 40	1,191,380	673,373	103,971	139,435	95,725	61,080
	40 < 50	906,085	420,573	69,346	112,084	93,998	67,348
	50 < 60	616,936	238,790	39,286	71,016	74,322	57,593
	60 < 80	534,130	161,700	24,002	46,415	63,850	61,827
	80 +	370,237	80,127	9,734	32,389	25,944	27,801
TOTAL	7,121,082	4,498,067	420,363	568,376	458,113	335,371	
FEMALE	< 10	2,164,179	2,072,432	48,693	30,655	8,476	2,277
	10 < 20	1,739,047	1,384,838	118,358	119,646	70,013	26,665
	20 < 30	1,297,246	773,189	140,116	160,481	102,334	57,654
	30 < 40	830,125	374,407	77,935	124,327	97,702	60,336
	40 < 50	425,832	151,448	31,821	61,921	61,265	43,790
	50 < 60	215,812	63,326	12,517	26,381	36,579	27,518
	60 < 80	146,406	36,651	5,939	11,995	23,960	20,132
	80 +	72,106	16,270	1,934	4,483	5,797	6,102
TOTAL	6,890,753	4,872,561	437,313	539,889	406,126	244,474	
BOTH	< 10	3,285,720	3,153,657	68,230	43,650	13,325	3,795
	10 < 20	2,898,471	2,366,889	172,695	172,807	106,336	44,367
	20 < 30	2,534,215	1,648,953	240,284	261,384	165,453	98,167
	30 < 40	2,021,793	1,048,042	181,906	263,764	193,431	121,418
	40 < 50	1,332,076	572,169	101,167	174,007	155,263	111,138
	50 < 60	832,847	302,213	51,803	97,397	110,902	85,111
	60 < 80	680,734	198,533	29,941	58,411	87,811	81,960
	80 +	442,683	96,726	11,668	36,872	31,741	33,905
TOTAL	14,028,539	9,387,182	857,694	1,108,292	864,262	579,861	

NUMBER OF PERSONS BY AMOUNT OF RRSP NORMAL DEDUCTION

		\$4,000 - \$5,999	\$6,000 - \$7,999	\$8,000 - \$9,999	\$10,000 - \$10,999	\$11,000 - \$11,999	\$12,000+
UNKNOWN	TOTAL	31	16	8	4	1	6
MALE	< 10	902	250	97	30	22	114
	10 < 20	11,927	2,645	805	239	73	158
	20 < 30	40,501	9,798	3,356	1,317	486	1,033
	30 < 40	72,534	29,208	8,592	3,328	1,196	2,938
	40 < 50	72,844	38,561	16,553	5,879	2,335	6,564
	50 < 60	63,676	31,634	20,457	8,044	3,149	8,969
	60 < 80	69,022	36,590	24,305	13,727	7,989	24,703
	80 +	35,230	22,149	18,332	11,103	7,956	99,472
	TOTAL	366,636	170,835	92,497	43,667	23,206	143,951
FEMALE	< 10	1,284	249	65	14	9	25
	10 < 20	15,044	3,266	857	194	84	82
	20 < 30	48,022	9,828	3,344	1,077	434	767
	30 < 40	62,510	22,237	6,112	1,950	815	1,794
	40 < 50	39,520	21,609	8,294	2,382	1,107	2,675
	50 < 60	22,939	11,757	8,269	2,653	1,086	2,787
	60 < 80	18,072	9,618	7,066	3,768	2,459	6,746
	80 +	7,141	5,077	4,083	2,272	1,831	17,116
	TOTAL	214,532	83,641	38,090	14,310	7,825	31,992
BOTH	< 10	2,186	500	163	44	31	139
	10 < 20	26,974	5,911	1,662	433	157	240
	20 < 30	88,533	19,627	6,700	2,394	920	1,800
	30 < 40	135,056	51,449	14,705	5,278	2,011	4,733
	40 < 50	112,365	60,173	24,850	8,262	3,443	9,239
	50 < 60	86,615	43,391	28,727	10,697	4,235	11,756
	60 < 80	87,099	46,212	31,372	17,496	10,448	31,451
	80 +	42,371	27,229	22,416	13,377	9,787	116,591
	TOTAL	581,199	254,492	130,595	57,981	31,032	175,949

NOTE : INCLUDES ONLY TAXFILERS AGED 25 TO 64 AND ASSESSED IN 1993.

TABLE 6A
NUMBER OF PERSONS CONTRIBUTING TO RRSPS AND AMOUNT DEDUCTED, BY SEX AND AGE, 1993

SEX	AGE	RRSP NORMAL > 0		TRANSFER TO SPOUSE > 0		ROLLOVER > 0		RRSP TOTAL > 0	
		#	\$'000	#	\$'000	#	\$'000	#	\$'000
UNKNOWN	TOTAL	150	637	0	0	0	0	150	637
MALE	25 - 34	676,132	1,923,279	62	166	5,028	60,938	678,278	1,982,662
	35 - 44	846,259	3,166,014	652	3,022	10,805	211,299	850,885	3,373,741
	45 - 54	688,055	2,792,100	7,946	41,961	16,500	494,759	696,717	3,321,236
	55 - 64	412,569	1,690,895	64,557	340,147	29,103	915,901	456,612	2,932,506
	TOTAL	2,623,015	9,572,288	73,217	385,297	61,236	1,682,897	2,682,492	11,610,145
FEMALE	25 - 34	547,194	1,198,808	11	42	4,793	56,887	549,510	1,254,392
	35 - 44	658,155	1,770,863	85	363	7,021	121,883	661,404	1,891,911
	45 - 54	545,975	1,567,185	785	3,931	9,103	232,116	550,001	1,802,169
	55 - 64	266,868	755,379	7,301	36,049	15,921	427,883	278,791	1,217,622
	TOTAL	2,018,192	5,292,235	8,182	40,385	36,838	838,770	2,039,706	6,166,095
BOTH	25 - 34	1,223,361	3,122,224	73	209	9,821	117,825	1,227,823	3,237,191
	35 - 44	1,504,457	4,937,061	737	3,385	17,626	333,182	1,512,332	5,265,836
	45 - 54	1,234,064	4,359,431	8,731	45,892	25,603	726,875	1,246,752	5,123,551
	55 - 64	679,475	2,446,444	71,858	376,197	45,024	1,343,784	735,441	4,150,299
	TOTAL	4,641,357	14,865,159	81,399	425,682	98,074	2,521,667	4,722,348	17,776,876

NOTE: INCLUDES ONLY TAXFILERS AGED 25 TO 64 AND ASSESSED IN 1993.

TABLE 6B
NUMBER OF PERSONS CONTRIBUTING TO RRSPS AND AMOUNT DEDUCTED, BY SEX AND INCOME, 1993

SEX	INCOME	RRSP NORMAL > 0		TRANSFER TO SPOUSE > 0		ROLLOVER > 0		RRSP TOTAL > 0	
	\$'000	#	\$'000	#	\$'000	#	\$'000	#	\$'000
UNKNOWN	TOTAL	150	637	0	0	0	0	150	637
MALE	< 10	40,299	50,356	118	430	139	5,144	40,452	51,319
	10 < 20	177,330	320,405	2,067	8,603	424	2,520	179,157	330,789
	20 < 30	361,181	771,143	9,022	43,312	1,787	13,422	368,651	826,935
	30 < 40	518,007	1,361,694	14,755	75,090	3,966	37,407	529,881	1,473,072
	40 < 50	485,512	1,562,510	13,014	69,356	6,157	75,838	495,951	1,706,781
	50 < 60	378,146	1,434,568	8,920	48,291	7,152	113,727	385,569	1,595,583
	60 < 80	372,430	1,820,190	10,290	56,279	13,693	315,810	381,373	2,181,148
	80 +	290,110	2,251,423	15,031	83,936	27,918	1,119,029	301,458	3,444,517
	TOTAL	2,623,015	9,572,288	73,217	385,297	61,236	1,682,897	2,682,492	11,810,145
FEMALE	< 10	91,747	96,904	173	459	324	1,845	92,103	98,275
	10 < 20	354,209	562,649	1,339	5,368	1,866	9,555	356,371	577,109
	20 < 30	524,057	1,050,602	1,937	9,578	4,141	32,797	527,748	1,092,440
	30 < 40	455,718	1,190,171	1,763	9,092	5,859	64,700	459,798	1,263,191
	40 < 50	274,384	875,381	1,061	5,677	5,930	88,373	277,760	968,736
	50 < 60	152,486	567,449	577	3,095	4,978	95,824	154,954	665,851
	60 < 80	109,755	524,845	684	3,598	6,742	173,651	112,630	701,393
	80 +	55,836	424,234	648	3,517	6,998	372,025	58,342	799,100
	TOTAL	2,018,192	5,292,235	8,182	40,385	36,838	838,770	2,039,706	6,166,095
BOTH	< 10	132,063	147,292	291	889	463	6,990	132,572	149,626
	10 < 20	531,582	883,135	3,406	13,971	2,290	12,075	535,571	907,979
	20 < 30	885,262	1,821,835	10,959	52,890	5,928	46,220	896,423	1,919,465
	30 < 40	973,751	2,551,997	16,518	84,182	9,825	102,107	989,705	2,736,395
	40 < 50	759,907	2,437,970	14,075	75,033	12,087	164,210	773,722	2,675,597
	50 < 60	530,634	2,002,027	9,497	51,386	12,130	209,551	540,525	2,261,444
	60 < 80	482,201	2,345,146	10,974	59,877	20,435	489,461	494,019	2,882,653
	80 +	345,957	2,675,757	15,679	87,454	34,316	1,491,053	359,811	4,243,717
	TOTAL	4,641,357	14,865,159	81,399	425,682	98,074	2,521,667	4,722,348	17,776,876

NOTE: INCLUDES ONLY TAXFILERS AGED 25 TO 64 AND ASSESSED IN 1993.

